

# OLIVER WYMAN

## Consulting Actuaries

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## **Trends in Health Claims for Fully-Insured HMOs 2002-2006**

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## Trends in health claims for fully-insured HMOs in Massachusetts, 2002-2006

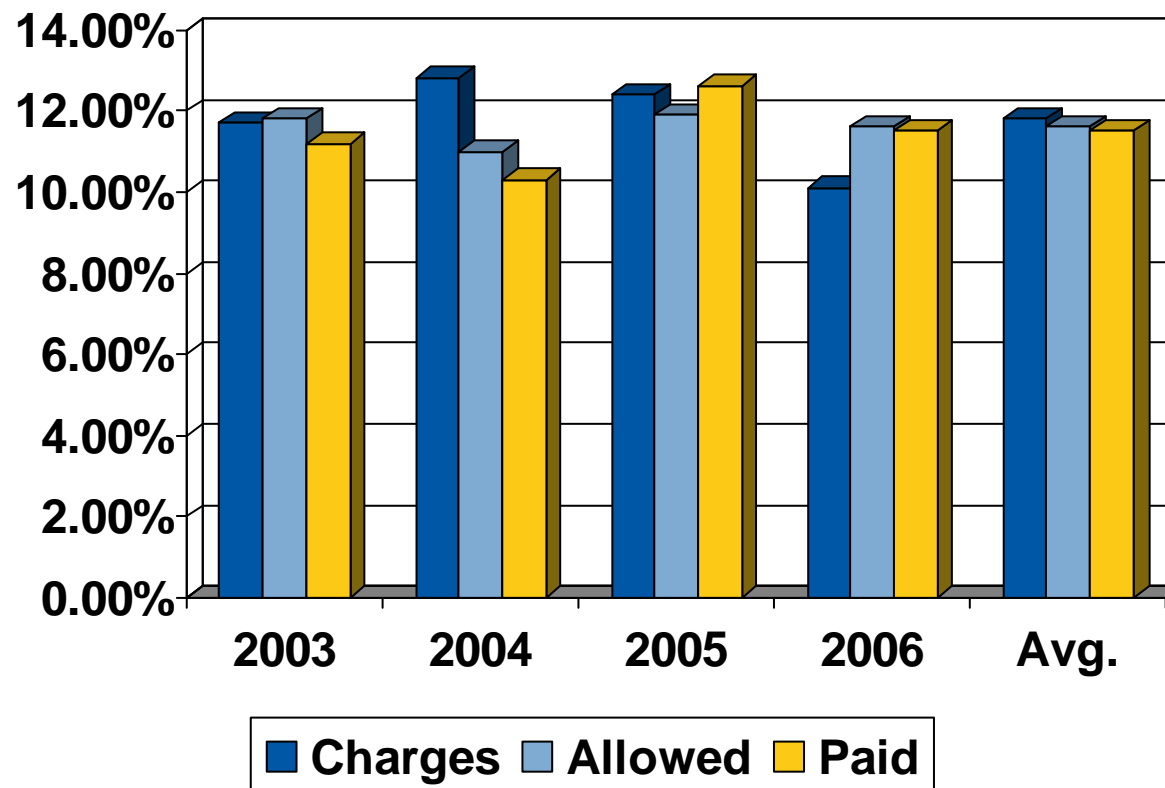
### Background

Examination of claim payment trends underlying rising health premium increases

- Concentrates on claims payments which account for 87-89% of each premium dollar
- Includes the 10 major HMOs in the Commonwealth
  - Aetna Health, Inc.
  - Blue Cross Blue Shield of Massachusetts HMO Blue, Inc.
  - CIGNA Healthcare of Massachusetts, Inc.
  - ConnectiCare of Massachusetts, Inc.
  - Fallon Community Health Plan, Inc.
  - Harvard Pilgrim Health Care, Inc.
  - Health New England, Inc.
  - Neighborhood Health Plan, Inc.
  - Tufts Associated Health Maintenance Organization, Inc. (d/b/a/ Tufts Health Plan)
  - United HealthCare of New England, Inc.
- Represents roughly 2 million covered commercial insured members
  - 120 million (2 million x 5 years x 12 mos) member months between 2002 and 2006
  - Does not include Medicare, Medicaid, self-insured employer groups
  - Relative risk of the population remained stable over the study period
- Represents 276.6 million claim records; \$25.8 billion in paid claims
- Concentrates on changes in claims payments per member per month (PMPM) by type of service (e.g., inpatient stay or office visit), and by utilization and cost per service trends

## Medical claim trends per member per month in Massachusetts

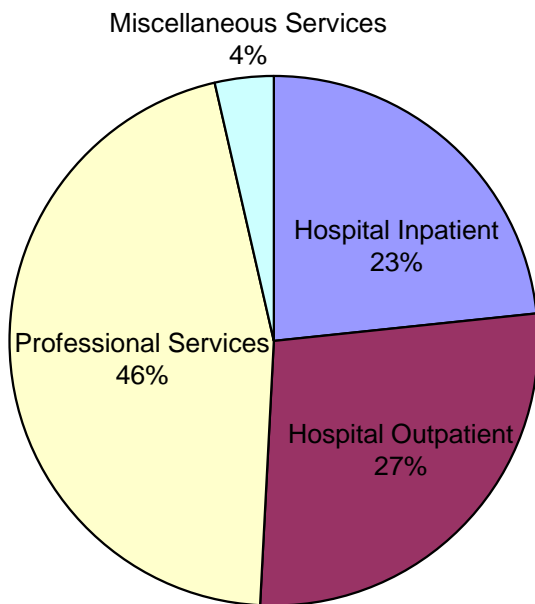
Over the study period, charges, allowed claims and paid claims increased at roughly the same rate



## Medical Claims in Massachusetts 2002

\$154 PMPM and hospital outpatient services equal 27% of total

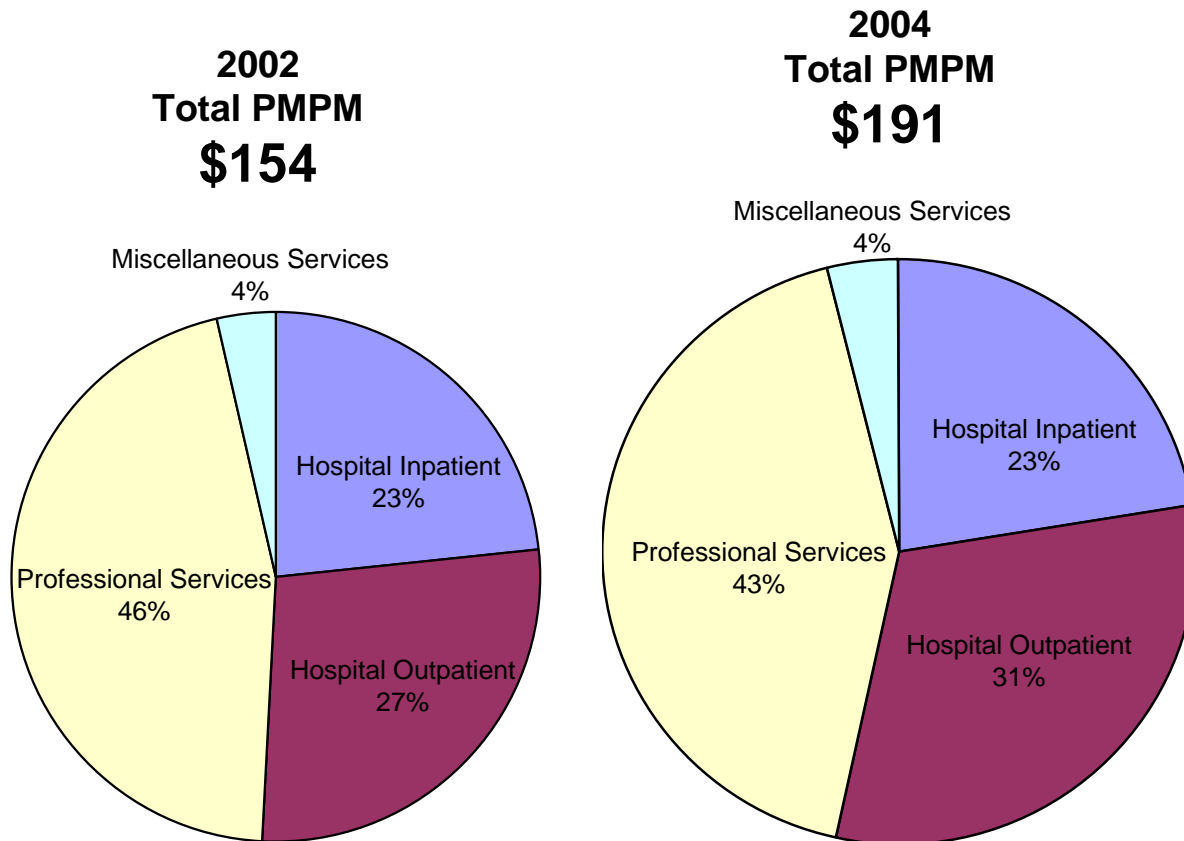
**2002**  
**Total PMPM**  
**\$154**



\* PMPM = Per Member Per Month

## Medical Claims in Massachusetts 2002 to 2004

PMPM increased to \$191 (24% in two years), and hospital outpatient services consume 31% of the total (outpatient hospital PMPMs grew by 42% over two years)

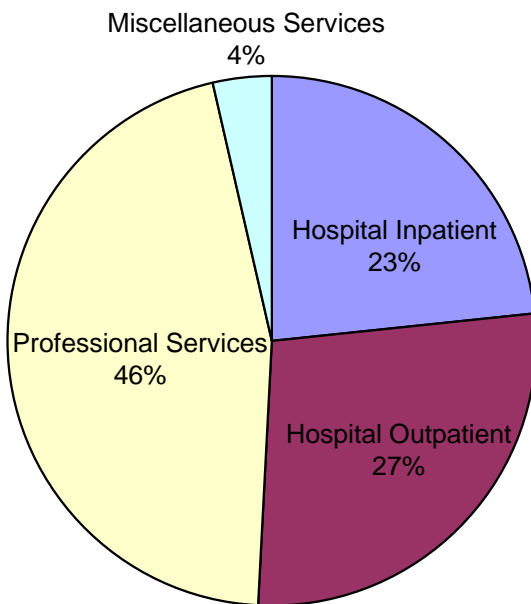


\* PMPM = Per Member Per Month

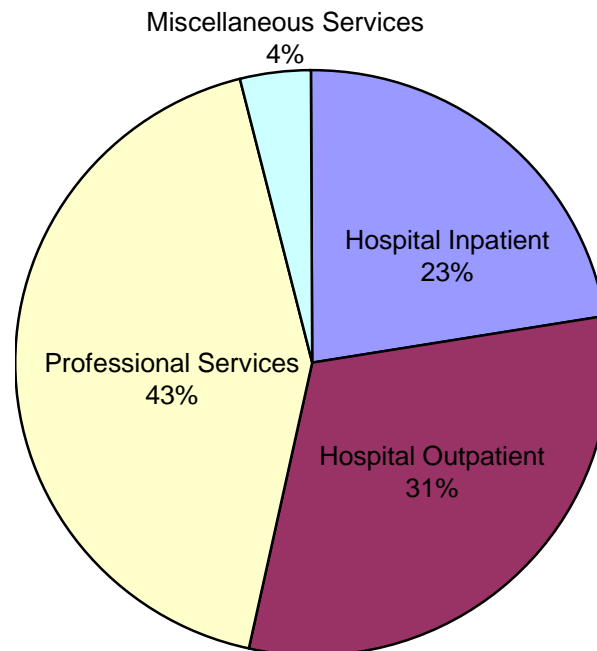
## Medical Claims in Massachusetts 2002 to 2004 to 2006

PMPMs grew by 25% between 2004 and 2006, and outpatient hospital makes up 32% of the total in 2006

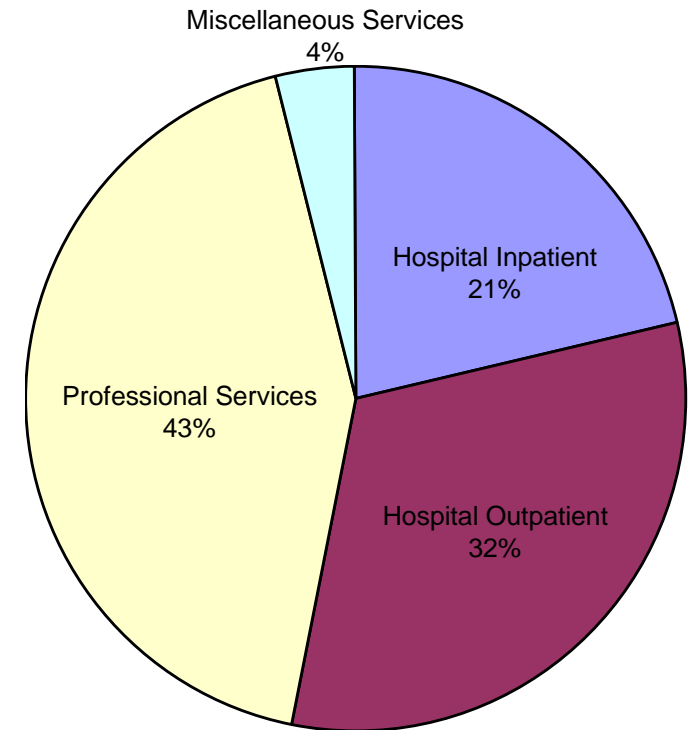
**2002**  
**Total PMPM**  
**\$154**



**2004**  
**Total PMPM**  
**\$191**



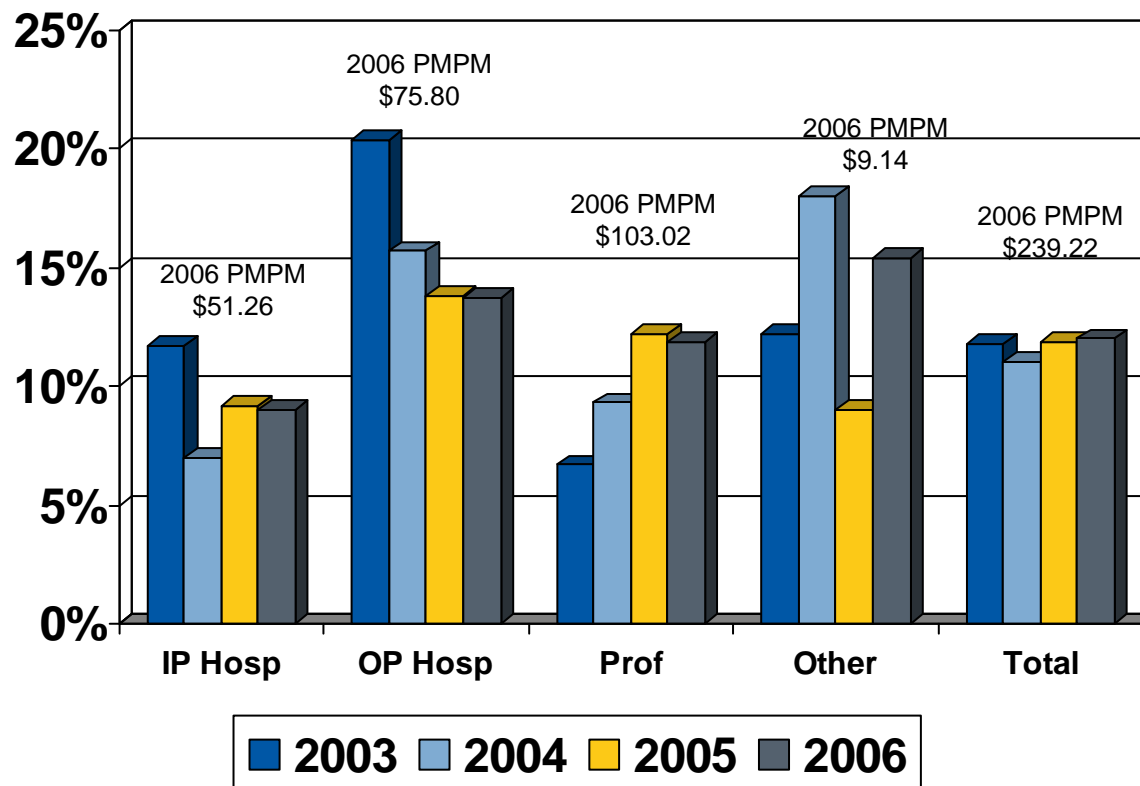
**2006**  
**Total PMPM**  
**\$239**



\* PMPM = Per Member Per Month

## PMPM trends by type of service

Outpatient hospital trends averaged 15.9% over the period compared to 11.6% for all services





## Forces driving PMPM trends -- inpatient hospital

PMPMs increased primarily due to increased unit costs

### **Inpatient hospital – 9.2% average annual PMPM trend, 2002-2006**

- The majority of the increase in the PMPMs for inpatient care is coming from cost per service, not utilization
- Admissions declines by 0.7% per year and average length of stay increased by 1.9% per year
- Significant increases in Cesarean sections, neonatal admissions and obesity surgery

#### **Overall Inpatient**

- Average utilization decreased 0.7% per year
- Average payment per inpatient stay increased by 9.9% per year
- Average PMPM payments increased by 9.2% per year

#### **Medical/Surgical Inpatient**

- Average utilization decreased 0.2% per year
- Average payment per inpatient stay increased by 10.3% per year
- Average PMPM payments increased by 10.1% per year

#### **Mental Health Inpatient**

- Average utilization increased 4.5% per year
- Average payment per inpatient stay increased by 2.3% per year
- Average PMPM payments increased by 6.9% per year





## Forces driving PMPM trends – outpatient hospital

PMPMs increased primarily due to increased utilization

### **Outpatient hospital – 15.9% average annual PMPM trend, 2002-2006**

- PMPM increases highest for outpatient hospital lab/pathology and radiology
  - The majority of the increase in the PMPMs for lab/pathology and radiology appears to be coming from utilization, not cost per service

#### **Laboratory/Pathology and Radiology**

- Average utilization increased 17.7% per year
- Average payment per visit increased by 1.0% per year
- Average PMPM payments increased by 18.8% per year

#### **Other Outpatient Hospital**

- Average utilization increased 15.8% per year
- Average payment per visit decreased by 1.5% per year
- Average PMPM payments increased by 14.1% per year



## Forces driving PMPM trends – professional

PMPMs increased due to increased utilization and unit costs

### **Professional health care – 10.0% average annual PMPM trend, 2002-2006**

Trends in physician PMPMs were relatively consistent across types of service

#### **Overall Physician**

- Average utilization increased 5.7% per year
- Average payment per visit increased by 4.1% per year (est. 2% for intensity)
- Average PMPM payments increased by 10.0% per year

#### **Preventive Primary Care**

- Average utilization increased 10.4% per year
- Average payment per visit increased by 0.3% per year
- Average PMPM payments increased by 10.7% per year

#### **Outpatient Surgery**

- Average utilization increased 8.1% per year
- Average payment per visit increased by 2.3% per year
- Average PMPM payments increased by 10.5% per year

#### **Mental Health**

- Average utilization increased 11.4% per year
- Average payment per visit decreased by 0.5% per year
- Average PMPM payments increased by 10.9% per year



## Forces driving PMPM trends – prescription drugs

Prescription drug PMPM trends reflect shift to generic drugs

### **Prescription drugs – 10.4% average annual PMPM trend, 2002-2006**

- Strong shift to generic drugs
  - 50% of scripts issued in 2002 were generic; 66% of scripts in 2006
  - 5.5% annual decline in use of brand; 10.3% annual increase in use of generics
- Cost per script increased by 7.6% for brand, and by 20.8% for generics

## **Appendix – Detailed Report Tables**

Full report available at

<http://www.mass.gov/Eoca/docs/doi/Consumer/MAHMOTrendReport.pdf>

## PMPM Trends

	2002 Allowed PMPM	2006 Allowed PMPM	PMPM Trends				
			'03/'02	'04/'03	'05/'04	'06/'05	Average
<b>Hospital Services Provided on an Inpatient Basis</b>							
Medical/Surgical	\$ 29.79	\$ 43.74	13.0%	7.3%	10.4%	9.6%	10.1%
Maternity	4.54	5.54	7.2%	6.2%	3.7%	3.4%	5.1%
SNF	0.60	0.50	-11.3%	-4.8%	-3.3%	1.2%	-4.7%
Mental Health	0.84	1.10	6.9%	8.1%	8.5%	4.0%	6.9%
Substance Abuse	0.26	0.38	0.3%	3.2%	-14.4%	65.7%	10.1%
<b>Total Hospital Inpatient</b>	<b>\$ 36.04</b>	<b>\$ 51.26</b>	<b>11.7%</b>	<b>7.0%</b>	<b>9.2%</b>	<b>9.0%</b>	<b>9.2%</b>
<b>Hospital Services Provided on an Outpatient Basis</b>							
Lab/Pathology - Facility	5.10	10.46	24.0%	25.9%	8.7%	20.7%	19.6%
Radiology - Facility	10.21	20.06	16.1%	23.1%	17.2%	17.3%	18.4%
<b>Total Lab/Pathology and Radiology</b>	<b>\$ 15.31</b>	<b>\$ 30.52</b>	<b>18.7%</b>	<b>24.1%</b>	<b>14.2%</b>	<b>18.5%</b>	<b>18.8%</b>
Home Care PT/OT/ST - Facility	\$ 1.20	\$ 2.59	14.0%	23.1%	24.6%	23.0%	21.1%
Emergency Room - Facility	6.07	10.80	23.0%	12.2%	15.2%	12.0%	15.5%
Surgery - Facility	14.14	22.90	21.9%	7.1%	14.7%	8.2%	12.8%
Maternity - Facility	0.42	0.71	10.8%	12.5%	-0.6%	37.8%	14.3%
Mental Health - Facility	0.55	0.89	10.5%	11.0%	8.7%	21.3%	12.8%
Substance Abuse - Facility	0.18	0.14	5.8%	-1.2%	-21.8%	-3.0%	-5.7%
Clinic - Facility	1.03	1.91	13.1%	16.4%	13.7%	23.6%	16.6%
Other - Facility	3.15	5.35	26.0%	20.0%	5.7%	6.3%	14.1%
<b>Other Outpatient Hospital</b>	<b>\$ 26.74</b>	<b>\$ 45.28</b>	<b>21.4%</b>	<b>11.0%</b>	<b>13.5%</b>	<b>10.8%</b>	<b>14.1%</b>
<b>Total Hospital Outpatient</b>	<b>\$ 42.05</b>	<b>\$ 75.80</b>	<b>20.4%</b>	<b>15.7%</b>	<b>13.8%</b>	<b>13.7%</b>	<b>15.9%</b>
<b>Professional Health Care Services</b>							
Total Lab/Pathology	\$ 5.18	\$ 7.78	10.7%	10.4%	13.1%	8.6%	10.7%
Total Radiology	\$ 5.53	\$ 8.78	13.9%	13.2%	11.7%	10.2%	12.2%
<b>Total Lab/Pathology and Radiology</b>	<b>\$ 10.72</b>	<b>16.55</b>	<b>12.3%</b>	<b>11.9%</b>	<b>12.3%</b>	<b>9.4%</b>	<b>11.5%</b>
Hospital Visits	\$ 1.74	\$ 2.64	9.7%	9.9%	13.6%	10.6%	10.9%
Inpatient - Surgery	2.30	2.96	4.7%	2.0%	10.1%	9.3%	6.5%
Outpatient - Surgery	7.36	10.98	9.7%	8.0%	10.8%	13.7%	10.5%
Other - Surgery	0.19	0.24	-0.4%	8.0%	-4.7%	21.5%	5.6%
Anesthesia	3.82	5.46	-6.6%	10.0%	19.5%	16.3%	9.3%
Office Visits - Primary	9.00	12.88	9.7%	5.3%	11.5%	11.0%	9.4%
Office Visits - Specialist	4.03	5.74	8.5%	5.0%	10.0%	13.8%	9.3%
Preventive Visits - Primary	4.91	7.37	6.0%	12.9%	12.1%	12.0%	10.7%
Preventive Visits - Specialist	0.69	0.45	-7.2%	-9.5%	-17.5%	-4.9%	-9.9%
Emergency Room Visit	1.94	3.06	7.8%	8.5%	15.6%	16.6%	12.1%
Consultation	3.43	5.23	6.5%	9.9%	14.5%	13.8%	11.1%
Cardiovascular	2.49	3.38	8.7%	10.0%	5.2%	8.0%	8.0%
Immunizations	0.44	0.89	16.7%	2.1%	38.2%	24.3%	19.6%
Maternity	3.77	4.84	-0.7%	9.1%	7.2%	10.6%	6.5%
Allergy	0.55	0.83	9.5%	11.9%	7.4%	13.5%	10.5%
Dialysis	0.17	0.10	-4.0%	-27.6%	-7.8%	-7.5%	-12.2%
Chiropractic	0.80	1.72	13.1%	31.7%	29.6%	11.8%	21.2%
Mental Health	3.14	4.73	3.7%	11.3%	18.3%	10.6%	10.9%
PT/OT/ST	1.09	1.98	13.5%	25.8%	14.8%	11.0%	16.1%
Dental	0.56	0.93	6.3%	14.8%	23.5%	9.6%	13.4%
Hearing Exams, Hearing Aids, & Vision	1.51	2.80	7.8%	18.6%	22.7%	18.4%	16.7%
Other Medicine	1.82	2.56	4.8%	4.4%	3.9%	24.0%	9.0%
Other Professional	3.92	4.69	-2.4%	8.1%	7.1%	6.0%	4.6%
<b>Other Professional Services</b>	<b>\$ 59.66</b>	<b>\$ 86.47</b>	<b>5.7%</b>	<b>8.8%</b>	<b>12.1%</b>	<b>12.4%</b>	<b>9.7%</b>
<b>Total Professional Services</b>	<b>\$ 70.38</b>	<b>\$ 103.02</b>	<b>6.7%</b>	<b>9.3%</b>	<b>12.2%</b>	<b>11.9%</b>	<b>10.0%</b>
<b>Miscellaneous Services</b>							
Ambulance	\$ 1.46	\$ 2.25	17.0%	10.0%	9.6%	9.3%	11.4%
Durable Medical Equipment	0.85	1.54	15.8%	25.1%	12.3%	11.0%	16.0%
Prosthetics	0.43	0.58	4.9%	12.4%	12.5%	3.6%	8.3%
Major Medical (Supplies)	0.26	0.76	30.1%	27.0%	43.2%	24.5%	31.0%
Other Drugs ("J" HCPCS)	2.49	4.00	7.5%	20.3%	2.3%	21.5%	12.6%
<b>Total Miscellaneous Services</b>	<b>\$ 5.49</b>	<b>\$ 9.14</b>	<b>12.2%</b>	<b>18.0%</b>	<b>9.0%</b>	<b>15.4%</b>	<b>13.6%</b>
<b>Total</b>	<b>\$ 153.95</b>	<b>\$ 239.23</b>	<b>11.8%</b>	<b>11.0%</b>	<b>11.9%</b>	<b>12.0%</b>	<b>11.6%</b>

## Utilization Trends

			Utilization per 1,000 Members Trends						
			2002 Allowed Util/1000	2006 Allowed Util/1000	'03/'02	'04/'03	'05/'04	'06/'05	Average
Hospital Services Provided on an Inpatient Basis									
	Medical/Surgical	50.0	49.6	0.9%	-0.9%	1.0%	-1.8%	-0.2%	
	Maternity	13.1	12.7	1.0%	0.2%	-2.7%	-1.9%	-0.8%	
	SNF	2.6	1.8	-29.2%	-1.1%	3.0%	-6.7%	-9.4%	
	Mental Health	2.5	2.7	7.1%	0.6%	4.0%	-2.4%	2.3%	
	Substance Abuse	2.0	1.7	-4.2%	0.2%	-51.7%	77.3%	-4.8%	
Total Hospital Inpatient		70.3	68.4	-0.1%	-0.6%	-1.0%	-0.9%	-0.7%	
Hospital Services Provided on an Outpatient Basis									
	Lab/Pathology - Facility	2,510.4	4,059.4	11.5%	17.1%	3.9%	19.2%	12.8%	
	Radiology - Facility	1,162.7	2,979.4	9.2%	31.2%	11.0%	61.3%	26.5%	
Total Lab/Pathology and Radiology		3,673.1	7,038.8	10.8%	21.5%	6.3%	34.0%	17.7%	
	Home Care PT/OT/ST - Facility	154.9	217.9	6.6%	11.6%	9.0%	8.4%	8.9%	
	Emergency Room - Facility	193.8	210.7	2.1%	-1.7%	6.2%	2.0%	2.1%	
	Surgery - Facility	223.3	252.5	9.4%	-2.3%	9.5%	-3.4%	3.1%	
	Maternity - Facility	11.4	15.3	3.9%	4.5%	-5.6%	31.1%	7.7%	
	Mental Health - Facility	80.6	68.4	5.1%	-7.7%	-24.0%	15.1%	-4.0%	
	Substance Abuse - Facility	24.9	13.4	14.1%	0.0%	0.0%	0.0%	-14.3%	
	Clinic - Facility	109.3	182.4	7.1%	6.9%	16.4%	25.3%	13.7%	
	Other - Facility	491.2	1,357.5	37.0%	35.6%	8.4%	37.3%	28.9%	
Other Outpatient Hospital		1,289.4	2,318.1	18.1%	16.1%	7.1%	22.4%	15.8%	
Professional Health Care Services									
	Total Lab/Pathology	3,434.7	3,898.7	8.0%	0.6%	2.7%	1.7%	3.2%	
	Total Radiology	888.4	1,344.9	7.7%	12.1%	14.1%	9.9%	10.9%	
Total Lab/Pathology and Radiology		4,323.1	5,243.6	7.9%	2.9%	5.3%	3.7%	4.9%	
	Hospital Visits	266.4	257.9	2.5%	-1.2%	-0.6%	-3.8%	-0.8%	
	Inpatient - Surgery	45.8	42.2	-3.3%	-2.7%	-0.3%	-1.9%	-2.1%	
	Outpatient - Surgery	677.6	923.9	13.1%	8.3%	8.1%	2.9%	8.1%	
	Other - Surgery	71.8	85.7	2.8%	-7.4%	19.6%	4.8%	4.5%	
	Anesthesia	698.3	780.1	-4.5%	3.1%	16.0%	-2.3%	2.8%	
	Office Visits - Primary	1,771.7	1,840.4	1.7%	-1.8%	2.4%	1.5%	1.0%	
	Office Visits - Specialist	788.6	813.4	2.5%	0.2%	-0.9%	1.3%	0.8%	
	Preventive Visits - Primary	551.6	818.7	5.6%	16.1%	13.5%	6.6%	10.4%	
	Preventive Visits - Specialist	142.3	87.5	-1.6%	-14.8%	-16.2%	-12.5%	-11.4%	
	Emergency Room Visit	282.4	302.2	3.6%	-2.0%	0.9%	4.5%	1.7%	
	Consultation	196.7	273.7	5.4%	12.3%	10.9%	6.0%	8.6%	
	Cardiovascular	350.6	518.6	13.2%	14.2%	8.5%	5.5%	10.3%	
	Immunizations	476.0	543.6	9.9%	-7.2%	11.3%	0.6%	3.4%	
	Maternity	244.9	311.7	-0.2%	11.8%	4.0%	9.6%	6.2%	
	Allergy	640.2	861.7	11.6%	9.0%	4.1%	6.2%	7.7%	
	Dialysis	22.5	8.3	-6.6%	-35.7%	-21.0%	-21.9%	-22.0%	
	Chiropractic	534.4	801.1	11.1%	16.1%	10.1%	5.5%	10.7%	
	Mental Health	414.8	638.4	2.6%	14.6%	22.2%	7.1%	11.4%	
	PT/OT/ST	254.1	995.0	37.8%	103.5%	22.4%	14.1%	40.7%	
	Dental	81.6	87.9	-2.4%	6.6%	8.7%	-4.6%	1.9%	
	Hearing Exams, Hearing Aids, & Vision	274.7	404.1	8.0%	9.1%	10.7%	12.8%	10.1%	
	Other Medicine	411.2	318.2	-16.6%	21.1%	-1.1%	-22.5%	-6.2%	
	Other Professional	1,043.2	1,237.8	-7.1%	4.1%	40.1%	-12.4%	4.4%	
Other Professional Services		10,241.2	12,952.0	3.7%	8.5%	10.7%	1.5%	6.0%	
Miscellaneous Services									
	Ambulance	97.2	106.7	6.9%	1.9%	3.8%	-2.9%	2.4%	
	Durable Medical Equipment	558.1	666.2	15.1%	50.1%	3.2%	-33.0%	4.5%	
	Prosthetics	39.1	40.7	25.8%	-0.7%	9.7%	-24.2%	1.0%	
	Major Medical (Supplies)	1,193.1	1,642.5	16.5%	-0.1%	22.0%	-3.0%	8.3%	
	Other Drugs ("J" HCPCS)	1,030.7	3,635.4	50.7%	8.6%	36.3%	58.0%	37.0%	

## Cost per Service Trends

			2002	2006	Average Cost/Service Trends					
			Average Cost/Service	Average Cost/Service	'03/'02	'04/'03	'05/'04	'06/'05	Average	
Hospital Services Provided on an Inpatient Basis										
	Medical/Surgical	\$	7,151.46	\$	10,591.19	12.0%	8.3%	9.3%	11.7%	10.3%
	Maternity		4,151.68		5,239.95	6.1%	5.9%	6.5%	5.5%	6.0%
	SNF		2,746.12		3,367.86	25.2%	-3.8%	-6.2%	8.5%	5.2%
	Mental Health		4,113.60		4,908.28	-0.2%	7.5%	4.3%	6.7%	4.5%
	Substance Abuse		1,523.78		2,721.16	4.7%	3.0%	77.1%	-6.5%	15.6%
Total Hospital Inpatient		\$	6,156.18	\$	8,994.78	11.8%	7.7%	10.3%	10.0%	9.9%
Hospital Services Provided on an Outpatient Basis										
	Lab/Pathology - Facility		24.40		30.92	11.2%	7.6%	4.6%	1.3%	6.1%
	Radiology - Facility		105.38		80.80	6.3%	-6.2%	5.6%	-27.2%	-6.4%
Total Lab/Pathology and Radiology		\$	50.03	\$	52.03	7.2%	2.1%	7.4%	-11.6%	1.0%
	Home Care PT/OT/ST - Facility	\$	93.21	\$	142.60	6.9%	10.3%	14.3%	13.4%	11.2%
	Emergency Room - Facility		376.12		615.31	20.5%	14.1%	8.4%	9.8%	13.1%
	Surgery - Facility		759.69		1,088.26	11.4%	9.6%	4.7%	12.0%	9.4%
	Maternity - Facility		437.18		555.97	6.7%	7.7%	5.3%	5.1%	6.2%
	Mental Health - Facility		81.62		155.61	5.2%	20.3%	43.0%	5.4%	17.5%
	Substance Abuse - Facility		84.70		124.52	-7.3%	0.0%	0.0%	0.0%	0.0%
	Clinic - Facility		113.05		125.36	5.7%	8.9%	-2.4%	-1.3%	2.6%
	Other - Facility		77.02		47.31	-8.0%	-11.5%	-2.5%	-22.6%	-11.5%
Other Outpatient Hospital		\$	248.82	\$	234.41	2.8%	-4.5%	6.0%	-9.6%	-1.5%
Professional Health Care Services										
	Total Lab/Pathology	\$	18.10	\$	23.93	2.5%	9.7%	10.1%	6.8%	7.2%
	Total Radiology	\$	74.75	\$	78.31	5.8%	1.0%	-2.2%	0.2%	1.2%
Total Lab/Pathology and Radiology		\$	29.74	\$	37.88	4.1%	8.7%	6.7%	5.5%	6.2%
	Hospital Visits	\$	78.59	\$	122.98	7.0%	11.2%	14.4%	15.0%	11.8%
	Inpatient - Surgery		602.06		841.46	8.3%	4.9%	10.4%	11.5%	8.7%
	Outpatient - Surgery		130.35		142.63	-3.1%	-0.2%	2.5%	10.4%	2.3%
	Other - Surgery		31.73		33.11	-3.1%	16.6%	-20.4%	15.9%	1.1%
	Anesthesia		65.66		83.92	-2.2%	6.7%	3.0%	19.0%	6.3%
	Office Visits - Primary		60.98		83.95	7.9%	7.3%	8.8%	9.3%	8.3%
	Office Visits - Specialist		61.29		84.70	5.8%	4.7%	11.0%	12.3%	8.4%
	Preventive Visits - Primary		106.78		108.08	0.3%	-2.7%	-1.2%	5.0%	0.3%
	Preventive Visits - Specialist		58.06		62.13	-5.7%	6.1%	-1.6%	8.7%	1.7%
	Emergency Room Visit		82.40		121.49	4.1%	10.7%	14.6%	11.6%	10.2%
	Consultation		209.36		229.42	1.0%	-2.1%	3.2%	7.4%	2.3%
	Cardiovascular		85.07		78.12	-4.0%	-3.7%	-3.1%	2.4%	-2.1%
	Immunizations		11.00		19.69	6.1%	10.0%	24.2%	23.5%	15.7%
	Maternity		184.54		186.23	-0.6%	-2.4%	3.1%	0.9%	0.2%
	Allergy		10.40		11.53	-1.9%	2.6%	3.2%	6.8%	2.6%
	Dialysis		92.39		147.83	2.9%	12.5%	16.7%	18.5%	12.5%
	Chiropractic		17.94		25.82	1.7%	13.4%	17.7%	6.0%	9.5%
	Mental Health		90.71		88.98	1.2%	-2.9%	-3.2%	3.2%	-0.5%
	PT/OT/ST		51.34		23.85	-17.6%	-38.2%	-6.2%	-2.7%	-17.4%
	Dental		82.97		127.09	8.9%	7.7%	13.6%	14.9%	11.2%
	Hearing Exams, Hearing Aids, & Vision		65.96		83.26	-0.2%	8.7%	10.8%	5.0%	6.0%
	Other Medicine		53.04		96.66	25.7%	-13.8%	5.0%	60.1%	16.2%
	Other Professional		45.06		45.51	5.1%	3.8%	-23.6%	21.1%	0.2%
Other Professional Services		\$	69.91	\$	80.12	2.0%	0.3%	1.3%	10.7%	3.5%
Miscellaneous Services										
	Ambulance	\$	180.16	\$	252.88	9.4%	8.0%	5.6%	12.5%	8.8%
	Durable Medical Equipment		18.35		27.79	0.7%	-16.6%	8.9%	65.8%	10.9%
	Prosthetics		130.36		172.45	-16.6%	13.2%	2.5%	36.7%	7.2%
	Major Medical (Supplies)		2.60		5.55	11.7%	27.2%	17.3%	28.4%	20.9%
	Other Drugs ("J" HCPCS)		29.00		13.21	-28.6%	10.7%	-25.0%	-23.1%	-17.8%